

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sandra Marie Banks  
Debtor

Case No. 22-00803-MJC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 16, 2022

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:**

Recip ID	Recipient Name and Address
db	Sandra Marie Banks, 63 Paradise Dr, Berwick, PA 18603-5370
5472628	Banks Sandra Marie, 63 Paradise Dr, Berwick, PA 18603-5370
5472632	Brian Ptashinski, 32 Winter Green Ln, Jim Thorpe, PA 18229-2604
5472633	DISH, 9601 S Meridian Blvd, Englewood, CO 80112-5905
5472635	Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
5472629	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Aug 16 2022 22:43:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5473157	+ EDI: AISACG.COM	Aug 16 2022 22:43:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5472630	EDI: GMACFS.COM	Aug 16 2022 22:43:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
5472631	EDI: GMACFS.COM	Aug 16 2022 22:43:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
5472633	EDI: DISH	Aug 16 2022 22:43:00	DISH, 9601 S Meridian Blvd, Englewood, CO 80112-5905
5472634	Email/Text: bknotice@ercbpo.com	Aug 16 2022 18:39:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
5480287	Email/PDF: resurgentbknofications@resurgent.com	Aug 16 2022 18:41:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5489327	EDI: Q3G.COM	Aug 16 2022 22:43:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL FUNDING LLC, PO Box 788, Kirkland, WA 98083-0788
5472636	+ Email/Text: BK@servicingdivision.com	Aug 16 2022 18:39:00	The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
5472637	Email/Text: BK@servicingdivision.com	Aug 16 2022 18:39:00	The Money Source Inc., 500 S Broad St Ste 100A, Meriden, CT 06450-6755
5472638	Email/Text: BK@servicingdivision.com	Aug 16 2022 18:39:00	The Money Source, Inc, 3138 E Elwood St, Phoenix, AZ 85034-7210

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0314-5  
Date Rcvd: Aug 16, 2022

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Page 2 of 2  
Total Noticed: 16

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5474691		The Money Source Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Jason Paul Provinzano	on behalf of Debtor 1 Sandra Marie Banks MyLawyer@JPPLaw.com G17727@notify.cincompass.com
Jill Manuel-Coughlin	on behalf of Creditor The Money Source Inc. bankruptcy@powerskirm.com
Lisa A Rynard	on behalf of Trustee Lisa Ann Rynard (Trustee) larynard@larynardlaw.com
Lisa Ann Rynard (Trustee)	larynard@larynardlaw.com aburd@pkh.com,PA88@ecfbis.com
Rebecca Ann Solarz	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

Sandra Marie Banks

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0006

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00803-MJC

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sandra Marie Banks  
aka Sandra Banks, aka Sandra M. Banks

8/16/22**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**